



# National Security Insurance Company

661 East Davis Street • Elba, AL 36323

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# Highlights of the Multi-Year Guaranteed Fixed Annuity

(For Use in Texas Only!)

| GUARANTEED INTEREST RATES   |                               |                               |                               |                               |
|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| 3-Year Fixed Guarantee Period   | 4-Year Fixed Guarantee Period | 5-Year Fixed Guarantee Period | 6-Year Fixed Guarantee Period | 7-Year Fixed Guarantee Period |
| <b>5.75%</b>  | <b>5.70%</b>                  | <b>5.85%</b>                  | <b>5.55%</b>                  | <b>5.65%</b>                  |
| Rates as of <b>10/16/2023</b> and are subject to change without notice. |                               |                               |                               |                               |

## Features & Benefits

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|--|---|
| <b>Product Type</b>                      | Single Premium Deferred Fixed Annuity   |
| <b>Issue age</b>                         | Issue ages 0-85   |
| <b>Minimum/Maximum Premium</b>           | \$25,000 to \$1,000,000   |
| <b>Tax Status</b>                        | For use with Non-Qualified Funds Only   |
| <b>Premium Protection</b>                | There is no risk of market volatility.<br>Your premium is protected from market downturns.  |
| <b>Tax-Deferred Growth</b>               | Premium grows tax-deferred until withdrawn.   |
| <b>Fees</b>                              | No upfront charges. All your money goes to work for you.  |
| <b>Death Benefit</b>                     | Your beneficiaries will receive the full contract value.  |
| <b>Initial Interest Guarantee Period</b> | You may select the Initial Interest Guarantee Period at the time of application. Interest Guarantee Period options are 3, 4, 5, 6 or 7 years.   |
| <b>Interest Rates</b>                    | All interest rates quoted are effective annual interest rates. These are the rates that result after interest has compounded daily for a full year. Interest will be credited to your account daily.  |
| <b>Penalty-Free Withdrawals</b>          | You may withdraw up to the Penalty-Free Partial Surrender amount per contract year without incurring surrender charges by providing a written request. The Penalty-Free Partial Surrender amount is equal to 10% of the contract value on the date of the withdrawal, or your Required Minimum Distribution (RMD) amount if applicable, whichever is greater, minus the amount of any withdrawals you have taken during the same contract year. The penalty-free withdrawal option begins after the first contract anniversary. |

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|-------------------------|--|
| <b>Renewal Option</b>   | Before the end of the Initial Interest Guarantee Period, you will be notified that the contract can be continued for the same guarantee period or surrender the contract without a surcharge or continue the contract for another guarantee period.  |
| <b>Free Look Period</b> | You may return the contract to National Security or to the agent through whom the contract was purchased within 20 days or, if the contract replaced any other life insurance or annuity contracts, within 30 days after you receive it. The Company will refund the single premium paid.  |
| <b>Surrender Charge</b> | Withdrawal of the contract value may be subject to a Surrender Charge Percentage as shown in the Surrender Charge Schedule below. The Surrender Charge will be determined by multiplying the amount subject to the charge by the appropriate percentage shown in the Surrender Charge Schedule. See Surrender Charge Schedule and Contract for full details. |

| <b>Guarantee Period</b> | <b>Surrender Charge Percentage by Contract Year</b> |          |          |          |          |          |          |
|-------------------------|---|----------|----------|----------|----------|----------|----------|
|                         | <b>0 to 1</b>                                       | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> |
| <b>3 Years</b>          | 9%  | 8%       | 7%       |          |          |          |          |
| <b>4 Years</b>          | 9%  | 8%       | 7%       | 6%       |          |          |          |
| <b>5 Years</b>          | 9%  | 8%       | 7%       | 6%       | 5%       |          |          |
| <b>6 Years</b>          | 9%  | 8%       | 7%       | 6%       | 5%       | 4%       |          |
| <b>7 Years</b>          | 9%  | 8%       | 7%       | 6%       | 5%       | 4%       | 3%       |

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NO BANK GUARANTEE • MAY LOSE VALUE • NOT A DEPOSIT • NOT FDIC/NCUA INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
 GUARANTEES AND PROTECTIONS ARE SUBJECT TO THE CLAIMS PAYING ABILITY OF THE ISSUING COMPANY.

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**AGENT CONTACT INFORMATION:**

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